

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. 09/675,467
Filing Date 9/28/2000
Confirmation No. 8910
Inventorship Arnold Neil Blinn
Applicant Microsoft Corporation
Group Art Unit 3693
Examiner JAGDISH PATEL
Attorney's Docket No. MS1-0624US
Title: Method and System for Restricting the Usage of Payment Accounts

RESPONSE TO OFFICE ACTION DATED NOVEMBER 3, 2006

To: Commissioner of Patents and Trademarks
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Alexandria, VA 22313-1450

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This a response to the Office Action dated Nov. 3, 2006, for which the three-month shortened period for response expires on Februaruy 3, 2007.
Favorable consideration is respectfully requested.

Claim Amendments begins on page 2 of this paper.

Remarks begin on page 10 of this paper